

# Credit Suisse Index Based Deposit Plans

## Deposit Taker: Credit Suisse International

### General Terms & Conditions

#### keyfacts<sup>®</sup>

#### FSA Keyfacts Statement

The Financial Services Authority is the independent financial services regulator. It requires the Account Manager to give you this important information to help you to decide whether the Plan is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

Defined terms are capitalised and set out in the definitions section of this document.

#### About Credit Suisse International (the Account Manager)

Founded in 1856, Credit Suisse can call upon a long tradition and many years of experience in the banking business. It provides retail clients in the UK and Switzerland along with companies, institutional clients and high-net-worth private clients worldwide, with advisory services, comprehensive solutions, and innovative products. More information can be found at [www.credit-suisse.com](http://www.credit-suisse.com).

Credit Suisse International (CSI) is an unlimited liability company and an indirect wholly owned subsidiary of the Credit Suisse Group AG and is incorporated in England and Wales.

Credit Suisse International is authorised and regulated by the Financial Services Authority (FSA).

#### About the Plans

A number of fixed term deposit account products or 'Plans' will be established with the Deposit Taker, each with a return based on the performance of one or more Indexes. Please see "General Risk Factors" in this document for further details.

Your capital is 100% guaranteed as long as the relevant Plan is held for the full Investment Term applicable to the Plan. Should Credit Suisse International default there is no guarantee provided by any other third party. The Deposit Taker is authorised to accept deposits and is a participant of the Financial Services Compensation Scheme which provides limited protection to deposit holders. Details of the scheme are set out in clause 14 of this document.

Early encashment of the Plan prior to the scheduled Plan Maturity Date will result in an Early Exit Fee as outlined in clause 6 below.

Both the General Terms & Conditions below and the Plan Specific Terms & Conditions will apply to your Account (together the **Full Terms & Conditions**) and you should read them both. In the event of any conflict between the General Terms & Conditions and the Plan Specific Terms & Conditions, the latter shall apply.

You should therefore read both fully before applying and retain a copy of each should you decide to invest.

Plans are open for investment to UK residents aged 18 or over either by way of a tax efficient investment option (Cash ISA) and/or a standard taxable option (Direct Deposit).

The products can be applied for through the Distributor as set out in the relevant Plan Specific Terms & Conditions.

## General Terms & Conditions

### 1. Opening your Account

To open your Account, you must submit to the Account Manager a properly completed Application Form. If your application is accepted, your Account will be opened in accordance with the details set out in your Application Form and on the terms set out in this document and the applicable Plan Specific Terms & Conditions, subject to clearance of funds.

The clearance of such funds must be completed prior to the relevant Issue Date of the relevant Plan. Accounts will not be opened if funds do not clear by this date.

You may only invest by a single lump sum subscription made by cheque, banker's draft or by transfer of an existing Cash ISA. The Account Manager will not accept any further subscriptions (Cash ISA or Direct) into your Account after the first subscription.

The Account Manager reserves the right to reject any application. Accounts will only be opened following receipt of cleared funds.

### 2. Communication with the Account Manager

It is expected that you will be provided with an acknowledgement of your application within five Banking Days of receipt of your Application Form.

For Accounts that are opened, you will then receive a statement annually.

Prior to the relevant Plan Maturity Date, the Account Manager will contact you to ascertain what you wish to do with the proceeds of your Account.

All notices or other communications to the Account Manager relating to your Account under these Full Terms & Conditions should clearly state the name of the Plan (which is set out in the Plan Specific Terms & Conditions) and be sent to:

Credit Suisse Admin Centre, BNYM, PO Box 10595, Brentwood, CM14 9FU. Contact Tel No: 0844 892 2206.

### 3. What if I am dissatisfied / have a complaint?

In the case of a complaint about any aspect of the Plan provided by the Account Manager, please address any correspondence for the attention of the Compliance Officer at the above address.

If your complaint is not dealt with to your satisfaction, you can complain to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Making a complaint will not prejudice your right to take legal proceedings. Information on cancellation and compensation rights are set out in clauses 5 and 14 of these General Terms & Conditions.

### 4. How is your money invested?

Prior to the Issue Date, your investment will be held

in an appropriately designated account in the name of the Account Manager with the Royal Bank of Scotland or another UK bank or building society authorised to accept deposits. Any such entity will be a participant in the Financial Services Compensation Scheme (FSCS).

Any interest earned on your Initial Investment prior to the Issue Date will be retained for the benefit of the Account Manager.

Prior to the Issue Date your investment will be protected against the risk that the Account Manager may become insolvent because it will be held on your behalf separately from funds belonging to the Account Manager.

Your money will then be invested from the Issue Date to the Plan Maturity Date in a cash deposit with the Deposit Taker. At any given time, the amount invested on your behalf will be the amount of your Initial Investment.

Upon maturity of your Account, the Account Manager may, if possible, direct or transfer the proceeds of your Account to a new instant access deposit account with the relevant Distributor, the Terms & Conditions of which will be provided to you at the time. You may terminate such new deposit account in accordance with its Terms & Conditions. Alternatively the Account Manager may hold funds in its name as it did prior to the relevant Issue Date until your instructions are received. You will not be entitled to any interest earned on funds held after the Plan Maturity Date .

### 5. What if I change my mind?

The Account Manager will give you the right to cancel your Account in accordance with the cancellation provisions of the Financial Services Authority Conduct of Business Rules (whether they apply or not). Details of your cancellation rights and instructions on how to exercise them will be provided to you by the Account Manager together with the acknowledgement outlined in the section above.

You will have a period of 14 days from the date of receipt of the details of your cancellation rights within which to exercise your cancellation rights.

You will be able to exercise your cancellation rights by giving notice to the Account Manager (at the address above). If you do not exercise this right during the 14 day cancellation period, you will not be able to do so thereafter.

If you exercise your right to cancel (or if your application is rejected), the Account Manager will return to you, after funds clearance (minimum 15 business days), your Initial Investment and you will not be affected by any notice period.

There may be other factors to consider when cancelling, in particular for ISA applications (please see clause 21).

**6. Early Termination of your Account prior to the relevant Plan Maturity Date but after the cancellation period.**

If you cash in your investment or transfer your Account after the 14-day cancellation period (as outlined in the section above) but before the Plan Maturity Date (including in the event of death), an Early Termination Amount will be paid to you. The Early Termination Amount will be your Initial Investment less an Early Exit Fee and so you will get back less than you originally invested. Any Early Termination Amount will not include any other amounts which would otherwise be payable if the Account were held until the Plan Maturity Date.

Partial withdrawals or encashments are not allowed.

You may terminate your Account by giving notice to that effect to the Account Manager. The notice must be in writing and must specify whether you wish the proceeds of your deposit to be transferred to you or to another manager. Your Account will terminate on the last Banking Day of the calendar month in which your termination notice is received by the Account Manager unless it is received after 4pm on the second last Banking Day of that calendar month in which case your Account will terminate on the last Banking Day of the calendar month following the calendar month in which your termination notice is received, or, if earlier, 30 days after the notice is received by the Account Manager. If the Issue Date of the Plan is within 5 business days of the last Banking Day of the month, the first Early Termination date will be the last Banking Day of the following calendar month or, if earlier, 30 days after the notice is received by the Account Manager. If you terminate your Account in these circumstances you will be paid the applicable Early Termination Amount.

**7. What happens if I die prior to the relevant Plan Maturity Date?**

Your Account will lose its ISA status (if applicable). Your Account can be left to run to maturity as outlined below with no fee charged.

If the Account is held in

- your sole name, your Account may be transferred by your personal representative into the name(s) of your beneficiaries.
- joint names where one of the account holders dies, the Account may be transferred into the survivor's sole name.

Alternatively the Account may be terminated with the proceeds being the Early Termination Amount as outlined in these General Terms & Conditions.

**8. Payments to you under the relevant Plan**

Following the Plan Maturity Date you will be repaid 100% of your capital as well as any applicable maturity return as per your instructions. Should the Plan pay income during the life, such income will be paid to the account that you designate on the Application Form.

**9. What happens at the maturity of your Account?**

Approximately six weeks before the Plan Maturity Date, you will be provided with details of your options.

**10. Is the Account suitable for your needs?**

If you are in any doubt as to whether the relevant Plan is suitable for you, you should consult your financial adviser or an appropriately authorised firm as no investment advice on the Plan has been given in this document.

If you receive advice from any such person, they are required to give you full details about the sales commission payable in connection with the Plan (see below) and any additional charges for their advice.

**11. How much commission /sales commission is paid?**

Commission may be payable to the Distributor or an affiliate of the Distributor on all sales of the Plan at the rate of up to 4.00% of the sum invested. The amount of commission payable will therefore depend on the size of the investment. For example, for an investment of £10,000 it would be up to £400. The commission is payable by the Account Manager and will not affect the outlined returns payable to investors under the Plan. Please speak to your financial adviser directly if you require further information in relation to the commission payable on the Plan.

**12. Personal Information, Data Protection**

By disclosing your personal and other information on the relevant Application Form, you consent and authorise the manual and electronic obtaining, processing, disclosing and transfer of your personal and other information, including the transfer of information to countries outside of the European Economic Area (EEA) by the Account Manager, its Affiliates and other third parties for the purposes of managing your account or as may be required under or pursuant to any applicable, conferred or imposed law or regulation or as requested by any authority or by its auditors. Countries (outside of the EEA) may not have the same data protection laws providing the same level of protection as those in the EEA and therefore your information will only be processed in accordance with the applicable legislation.

You will also consent and authorise the Account Manager and its Affiliates to disclose to each other, and where applicable, to any agent (including any legal advisers or auditors), contractor, or third party on a need to know basis, any information regarding you. For the avoidance of doubt, but without limitation, any such disclosure may include the transfer of data for the purpose of warehousing appropriate information within a single jurisdiction, including a jurisdiction outside of the EEA, in order to coordinate and make more accessible to you the services of the Account Manager and its Affiliates.

By disclosing your personal information on the application, you consent to your personal and other information being disclosed to and processed (both manually and electronically) by the Distributor and consent to the Distributor using it to inform you by letter, telephone, or email about any products or services offered by it and selected third parties.

The Account Manager will not otherwise disclose your personal information to third parties without your express consent except for the purpose of processing your application, managing your account(s) and as required by law or regulation.

The Account Manager operates and is registered in accordance with the Data Protection Act 1998. To change or to request a copy of your personal information, please contact the Account Manager. A request for a copy of your personal information may be subject to payment of a fee.

### 13. Charges

The rate of return paid on the relevant Account as outlined in the relevant Plan Specific Terms & Conditions is shown net of all its charges, expenses and commissions.

Should your Account with the Account Manager run to the relevant Plan Maturity Date, the Account Manager will impose no charges directly on you.

If the Account is not held with the Account Manager until the relevant Plan Maturity Date then (i) there is an Early Exit Fee payable as outlined in clause 6 and (ii) there may be a transfer fee (if applicable).

A fee may be applicable for any transfer to another manager or title. This fee may be £100 plus VAT.

The transfer charge will not be levied on transfers made on or after the Plan Maturity Date or transfers of title due to death of an original account holder.

There is a possibility that other taxes or costs may exist that are not paid through the Account Manager or imposed by it.

### 14. Compensation Schemes

The Deposit Taker is a participant in the Financial Services Compensation Scheme (FSCS) established under the Financial Services and Markets Act 2000. The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most deposits denominated in Sterling, Euro and other European Economic Area currencies made with the offices of the bank within the European Economic Area are covered by different levels of protection for other investments covered by the FSCS. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £50,000. For joint accounts each account holder is treated as having a claim in respect

of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £50,000 each. The £50,000 limit relates to the **combined** amount of the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask the Deposit Taker, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call 0800 678 1100.

### 15. Other

Although your investment will be recorded and separately identified by the Account Manager, your entitlement may not be identifiable by separate documents or certificates of title. Therefore, in the event of default by the Deposit Taker, any shortfall may be shared pro rata among all of its respective creditors. The Deposit Taker is a participant of the Financial Services Compensation Scheme.

At all times during the continuance of your Account, you will remain the beneficial owner of the deposit and of any cash held in your Account, and this Account cannot be used as security for a loan.

The Account Manager may terminate your Account by giving you a minimum of one month's notice if you are in serious or repeated breach of any of the Full Terms & Conditions.

The Account Manager and any Related Company will not be responsible for any loss of opportunity under which the value of your investment could have increased or for any decline in the value of your investment or for any taxation charges, unless the loss of opportunity, decline or tax charge is the direct result of the fraud or negligence of the Account Manager or any Related Company. The Account Manager and any Related Company will not be liable for any errors of fact or judgement or for any action lawfully taken or omitted to be taken by it or them, unless such errors or actions are the direct result of its fraud or negligence.

In the event of any failure, interruption or delay in the performance of its obligations resulting from breakdown, failure or malfunction of any telecommunications or computer service, industrial disputes, failure of third parties to carry out their obligations, acts of governmental or regulatory authorities, or any other event or circumstance whatsoever not reasonably within its control, neither the Account Manager nor any Related Company shall be liable or have any responsibility of any kind for any loss or damage you incur or suffer as a result.

Occasions can arise where the Account Manager, or one of its other clients, will have some form of interest in business which is being transacted for your Account. The Account Manager will reasonably endeavour to

manage such conflicts of interest fairly. Nothing in the Full Terms & Conditions shall restrict the Account Manager's right to provide investment services to others.

Your investment in the Plan (the Full Terms & Conditions) shall be governed by English law. This document and all communications with the Account Manager shall be in the English language.

The information provided in this document is valid as of the date the relevant Plan opens. There can be no assurance that such information will not change after this date.

You or anyone authorised by you may request sight of a copy of entries in the Account Manager's records relating to any transactions under your Account in accordance with the rules of the Financial Services Authority. Such records will be maintained for a minimum of seven years after the transaction date.

#### **16. Administration of your Account**

The Account Manager will be responsible for administering all subscriptions and repayments under your Account, including early termination of your Account.

The Account Manager will maintain insurance cover to indemnify you against, amongst other things, misappropriation of funds or securities by any employee of the Account Manager.

The Account Manager may delegate any of its functions, discretions and duties under the Full Terms & Conditions to a third party in accordance with applicable laws and regulations. The Account Manager may provide such person and any actual or prospective successors and transferees of such person with information about you and your Account. The Account Manager will, however, remain liable to you for the performance of any such delegated matters and shall use all due skill, care and diligence when delegating the functions or responsibilities and will ensure that the delegate is competent to carry out those functions or responsibilities.

### **Further General Terms & Conditions relating to Direct Deposit Accounts only**

#### **17. Direct Deposits in the Plan may be:**

- held in a SIPP;
- made and held in a bare trust on behalf of another person; and
- made by companies (public or private) and charities.

#### **18. Transfers**

In relation to a Direct Deposit Account you are entitled to make a written request to the Account Manager that consent be given for the transfer by you of the right to

payments (including principal and interest) due to you under a Direct Deposit Account. The Account Manager shall have the discretion to consent to such a transfer provided it is satisfied that the transfer is in accordance with all applicable laws and regulations (including without limitation prevailing anti-money laundering legislation).

#### **19. Taxation of Direct Deposits**

For Direct Deposit Accounts any payments to you under the Plan (other than the repayment of capital) will be taxable income in the year that it is paid or credited and will be subject to tax at your marginal rate, with credit from HM Revenue and Customs for tax deducted at source. You should note that this could potentially change your marginal tax rate.

Tax will be deducted at source at the basic rate (currently 20%) from any such payments to you under the Plan. However, if you have provided a valid declaration on the HM Revenue and Customs form R85 you will receive the full amount of any such payment without deduction of tax.

For payments of interest to a trustee of a bare trust, tax will be deducted at source at the basic rate (currently 20%) from such payments under the Plan. However, if either the person entitled to the interest, or the trustee, has provided a valid declaration on the HM Revenue and Customs form R85 the full amount of interest will be paid without deduction of tax.

Any such forms should be submitted with the initial Application Form to the Account Manager.

You will inform the Account Manager in writing if you cease to be entitled to receive interest gross.

For companies, self invested personal pension schemes (SIPPs) and charities interest may be paid gross without the deduction of tax. For a description of the tax treatment of bare trust applications please see the relevant Application Form available from the Account Manager.

Please refer to risk factors for further information on Taxation.

You authorise the Account Manager to provide HM Revenue and Customs with all relevant particulars of your Account and its investments which HM Revenue and Customs may request or require at any time.

Whether you can benefit from gross, net or tax free interest is dependent on your own personal circumstances and tax status and so maybe subject to change in the future.

### **Further General Terms & Conditions relating to Cash ISA Accounts only**

#### **20. General Information on Cash ISAs**

A Cash ISA comprises only a cash component. If you subscribe to a Cash ISA, that is the only ISA which

you can subscribe to in the same tax year, other than to a Stocks and Shares ISA. So if you subscribe to a Cash ISA, you can still subscribe to a Stocks and Shares ISA, but not to another Cash ISA in the same tax year. Therefore, by opening a Cash ISA, you will limit the amount of investment that you can make in a Stocks and Shares ISA in that tax year (if you have not already opened a Stocks and Shares ISA in the same tax year).

The annual ISA allowance for the tax year 2009/2010 is £7,200. Up to £3,600 of this allowance can be saved in cash with one provider. The remainder of the £7,200 can be invested in a Stocks and Shares ISA with either the same or a different provider. From 6 October 2009, the annual ISA allowance increased to £10,200 for anyone eligible to invest in an ISA who was born on or before 5 April 1960 (that is, who will be aged 50 or over during the current tax year). Up to £5,100 of the new Cash ISA allowance can be saved in a Cash ISA with one provider. The remainder of the £10,200 can be invested in a stocks and shares ISA either with the same or another provider. These higher limits will apply to all eligible ISA investors with effect from 6 April 2010.

ISA savers can now invest in two separate ISAs each tax year; a Cash ISA and a Stocks and Shares ISA.

Individuals are now able to transfer money saved in their Cash ISA (current and/or prior years) to another Cash ISA or to a Stocks and Shares ISA.

For further information about ISAs or other investments, contact your financial adviser. The Financial Services Authority has also published a booklet on ISAs which is available from their website ([www.fsa.gov.uk](http://www.fsa.gov.uk)) or from their Consumer Helpline (0845 606 1234).

## 21. Cancellation of Cash ISA applications during the 14 day cancellation period.

As outlined in clause 5 above you have the right to cancel your application, however cancellation will have the effect of cancelling the entire ISA agreement.

### New Cash ISAs

If you exercise your right to cancel your Cash ISA subscription within the 14 day cancellation period, you may be able to apply for a new Cash ISA for the same tax year.

Cancellation of a subscription to a new Cash ISA outside the 14 day cancellation period may delay or prevent you from entering into another ISA agreement until the next tax year.

### Existing Cash ISAs transferred into the Plan

Investors can transfer

- current year Cash ISA subscriptions in whole
- prior year Cash ISA subscription in whole or in part to another Cash ISA or to a Stocks and Shares ISA

If you exercise your right to cancel and you have applied for a transfer of an existing Cash ISA, you will lose the

tax free allowance provided by the relevant Cash ISA forever.

Alternatively, you may retain this tax allowance by transferring your investment, after funds clearance, to another ISA manager, instead of cancelling it. Such a transfer is subject to the potential transfer charge detailed in clause 13.

## 22. Taxation of Cash ISAs

For Accounts established as a Cash ISA (including transfers) any payments to you under your Account will be free from UK tax.

### Notices

You will inform the Account Manager in writing before the Plan Maturity Date if you cease to be entitled to invest in the Plan for the purposes of the Regulations.

### Other

The Account Manager will notify you in writing if your Account is or will become no longer exempt from tax under the Regulations.

At your request, in accordance with clause 21, your Account may be transferred to another ISA manager, subject to a potential transfer charge of £100 plus VAT (see clause 13). The transfer charge will not be levied on transfers of cash on or after the Plan Maturity Date. Please note an Early Exit Fee is applicable to such transfers prior to the Plan Maturity Date.

The Account Manager may terminate your Account immediately by giving you notice in writing if, in its reasonable opinion, it is impossible to administer the Plan or your Account in accordance with the Regulations or if you are in breach of the Regulations.

## 23. Plan Subscription Amount

While the Plan Specific Terms & Conditions specifically prescribes a minimum (and in some cases a maximum) subscription amount, the Account Manager may at any time, exercise its discretion as it considers appropriate, to accept amounts that are less than the minimum (or greater than the maximum) subscription amount prescribed.

## General Risk Factors

- This investment is intended to be held until the Plan Maturity Date. You should have enough emergency funds elsewhere as the Plan is not designed for early encashment.
- Your circumstances could change, forcing you to cash in your Plan prior to the Plan Maturity Date. If this happens, you will be charged an Early Exit Fee and a potential transfer charge (if applicable) and so you will get back less than you initially invested.
- The return from the Plan may be less than the return from a regular cash deposit account over the same term.
- The performance of the Plan cannot be directly

compared to the performance of a direct investment in any relevant Index or the securities comprising such Index as there is no direct investment in any Index or the shares comprising any Index. In particular, you will not benefit from any dividends.

- The level of any relevant Index may go down as well as up throughout the Investment Term, furthermore, the level of any Index on any specific date may not reflect its prior or future performance. There can be no assurance as to the future performance of any Index. Accordingly, before making an investment in the Plan, prospective investors should carefully consider whether an investment based on the performance of an Index is suitable for them.
- If any day is not a business day or is a day on which (i) there is a material suspension or limitation on trading in the shares which comprise any Index, (ii) any Index is calculated and published by a different sponsor or is not calculated and published at all, or (iii) the sponsor of any Index changes the formula or method of calculating the relevant Index, the level of the relevant Index on that day will be determined or deferred in accordance with market practice.
- The levels and basis of taxation and reliefs from taxation can change at any time. The value of any tax reliefs will depend on your individual circumstances. There is no guarantee that the tax and regulatory characterisation of your investment and/or interpretation (including HM Revenue and Customs practice) of applicable laws and regulations will not change over the life of the Plan, and such change, if it were to happen, could have adverse consequences for you. For tax advice, potential investors should consult their financial advisers.
- If any withholding tax is imposed on the payments by the Deposit taker, the amount of any payment to you under the Plan may be reduced accordingly.
- The Guarantee is the obligation of the Deposit Taker to repay the capital invested in the deposit in full at maturity. Should the Deposit Taker default, there is no guarantee provided by any third party.
- In the unlikely event that the Deposit Taker is unable to meet its obligations in full, the repayment that you receive could be delayed and could be less than the amounts stated.
- For certain Indexes (which will be designated as a Credit Suisse Index in the Plan Specific Terms & Conditions if applicable) rules may be developed by Credit Suisse Securities (Europe) Limited (the Index Creator). The rules may be amended by the Index Creator. No assurance can be given that any such amendment would not be prejudicial to you.
- The end-of-the-day value of any such Credit Suisse Index is published by S&P subject to the Index rules. The Account Manager and S&P are not obliged to

publish any information regarding the Index other than as stipulated in the Index rules.

- The Account Manager and Index Creator are affiliated entities and may each face a conflict of interest between their obligations as the Account Manager and Index Creator respectively, and their interests in another capacity. The Account Manager will reasonably endeavour to manage such conflicts of interest fairly.

## Definitions

“Account” means your Cash ISA Account and/or your Direct Deposit Account, as the case may be, governed by these General Terms & Conditions and the applicable Plan Specific Terms & Conditions.

“Account Manager” means Credit Suisse International, the Account Manager and administrator of the Account, who is authorised and regulated by the Financial Services Authority.

“Application Form” means the properly completed Application Form with which your Account is to be opened.

“Banking Day” means a day on which commercial banks in London are open for business and settle payments.

“Bonus” means an amount (to be determined in accordance with the Plan Specific Terms & Conditions) applied to your Initial Investment, only payable following the Plan Maturity Date if the Account is held to maturity.

“Cash ISA” means an account for the purpose of Regulation 4(1) of the Regulations that qualifies as a cash account under Regulation 4(1)(c) on and from 6 April 2008 and which is made up of a single cash component only.

“Cash ISA Account” means an account established by the Account Manager in respect of a Cash ISA in accordance with the Full Terms & Conditions.

“Deposit Taker” means Credit Suisse International, its successors and transferees. Credit Suisse International is incorporated in England and Wales and is authorised by the Financial Services Authority to take deposits. FSA registration No. 146702. As at 31 December 2008, Credit Suisse International had called up share capital and reserves in excess of U.S.\$9.2 billion.

“Direct Deposit” means any investment made in the Plan other than through a Cash ISA, or the transfer of an existing Cash ISA.

“Direct Deposit Account” means an account established by the Account Manager in respect of a Direct Deposit in accordance with the Full Terms & Conditions.

“Distributor” means the UK FSA regulated firm distributing the relevant Plan to retail customers as set out on in the relevant Plan Specific Terms &

Conditions.

“Early Exit Fee” means an amount calculated by the Deposit Taker by reference to the amount initially deposited by you and is determined at the relevant time based on prevailing market conditions such as, but not limited to, interest rates and the level of any relevant Index.

“Early Termination Amount” means the amount which you will receive back from your Account if you exit at any time before the Plan Maturity Date. It will be your Initial Investment less an Early Exit fee (and transfer charges if applicable). It shall not include any other amounts which would otherwise be payable if the Account were held until the Plan Maturity Date.

“Full Terms & Conditions” means jointly the General Terms & Conditions and the relevant Plan Specific Terms & Conditions which both apply to your Account.

“Initial Investment” means the amount you initially invest in the Plan.

“Investment Term” means the fixed term starting on and including the relevant Issue Date and ending on and including the relevant Plan Maturity Date as per the Plan Specific Terms & Conditions.

“ISA” means a scheme of investment, managed in accordance with the ISA Regulations by the ISA manager under terms agreed between the ISA manager and the investor (ISA Terms & Conditions).

“Issue Date” means the date on which your capital is invested in a cash deposit with the Deposit Taker expected to be the date set out in Plan Specific Terms & Conditions.

“Plan” is as defined in the Plan Specific Terms & Conditions.

“Plan Maturity Date” means the date on which your Account is due to mature, expected to be the date set out in the relevant Plan Specific Terms & Conditions.

“Plan Specific Terms & Conditions” means the brochure outlining the specific terms and conditions of a Plan.

“Regulations” means the Individual Savings Account Regulations 1998 and the Individual Savings Account (Amendment) Regulations 2007 as amended, supplemented or replaced from time to time.

“Related Company” means any company that is a subsidiary or holding company of the Account Manager, or that is a subsidiary of any such holding company and its successors and transferees. For these purposes, the expressions “subsidiary” and “holding company” have the same meanings as in section 736 of the Companies Act 1985 as amended from time to time.

## Important Information

If you are in any doubt as to whether the Plan is suitable for you, you should consult your Independent Financial Adviser or other appropriately authorised firm as no investment advice on the Plan has been given in this document.

Information on other products available from the Account Manager may be obtained from the following address upon request: Credit Suisse, BNYM, PO Box 10595, Brentwood, CM14 9FU, telephone 0844 892 2206.

If the Distributor of the Plan is a building society, the Plan will not give membership rights to the society.

For their protection, investors' calls may be recorded and monitored.

Issued and approved by Credit Suisse International (the Account Manager), registered No 2500199, England and Wales. Credit Suisse International is authorised and regulated by the Financial Services Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS and is entered on the FSA register with FSA Registration No. 146702 and has a registered address at One Cabot Square, London, E14 4QJ.

The main business of the Account Manager is banking focused on the trading of financial products and the provision of comprehensive treasury and risk management product services to clients globally.

The Account Manager does not offer investment advice or make any recommendation regarding investments.